Sask - Dept Reports

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Government of Saskatchewan

Annual Report 1981-82

Saskatchewan Consumer and Commercial Affairs

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Transmittals

June 25, 1982

To His Honour
The Honourable C. Irwin McIntosh
Lieutenant Governor of the
Province of Saskatchewan

Sir:

I have the honour to submit herewith the Second Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1982.

Respectfully submitted,

Jack Sandberg
Minister
Saskatchewan Consumer and
Commercial Affairs

June 25,1982

To the Honourable Jack Sandberg
Minister of Consumer and Commercial Affairs

Dear Sir:

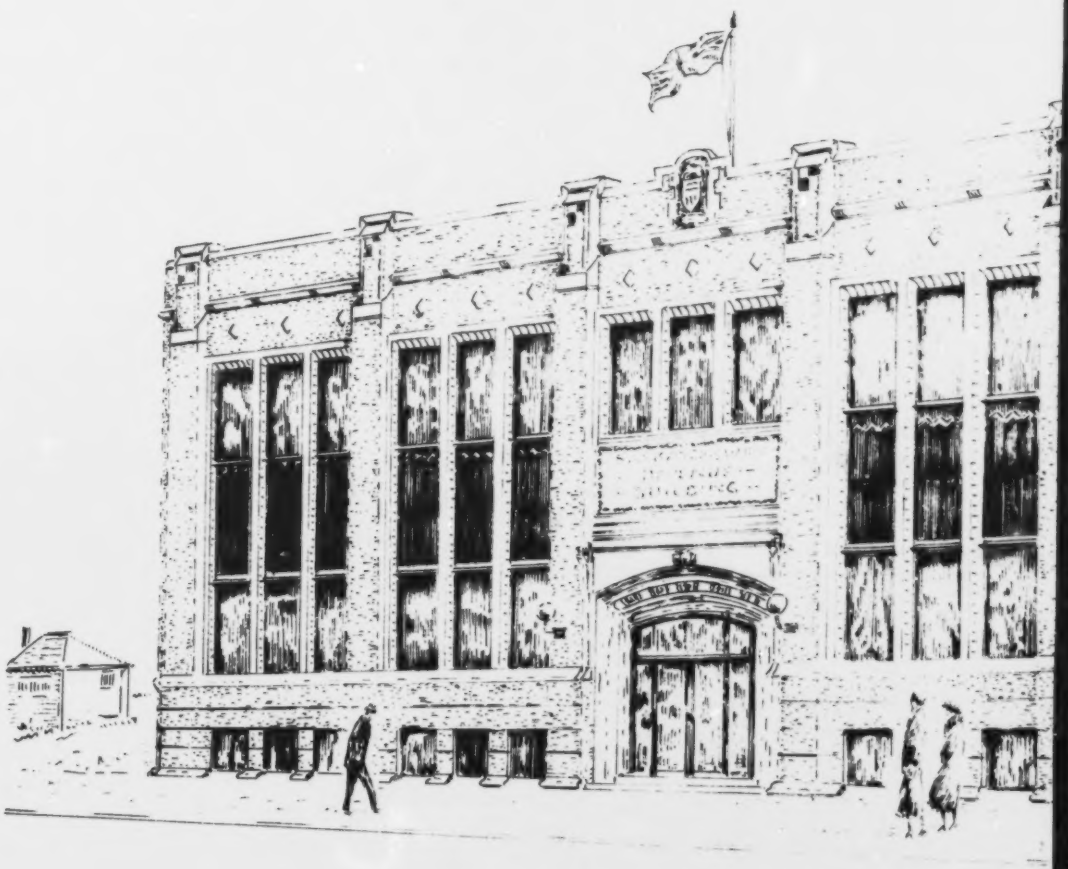
I have the honour to submit for your consideration the Second Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1982.

The consolidation of consumer and business services and the amalgamation of staff and resources which have taken place over the past two years have resulted in better, more efficient service for all Saskatchewan consumers and business people.

One of the highlights of the year was the extension of Departmental services in order to better serve the needs of consumers and business people by the establishment of a regional office in Prince Albert.

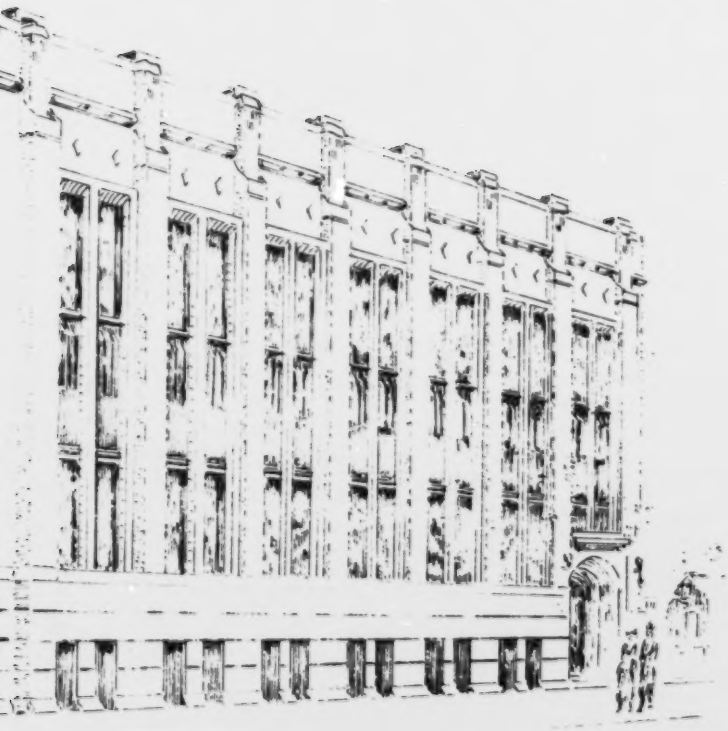
Respectfully submitted,

W. N. Lawton, Q.C.
Deputy Minister
Saskatchewan Consumer and
Commercial Affairs



The Revenue Building

The Saskatchewan Revenue Building, a Heritage Property, depicted after it was purchased by the Government of Saskatchewan in 1928. The exterior of the building remains largely unchanged today. It is located at 1871 Smith Street in Regina.



J.McAnsh 1981.

The Saskatchewan Revenue Building in Regina houses many parts of Saskatchewan Consumer and Commercial Affairs. The building is probably best known to people as the place where, for years, drivers' licences and motor vehicle registration certificates were purchased and renewed.

The building has an interesting history dating back to 1914. It was the company head office of an organization of Saskatchewan farmers seeking to gain control over a major portion of the grain trade in this province. In 1926, the company merged with the Saskatchewan Wheat Pool. The building was sold to the provincial government in 1928.

The crest of the original Saskatchewan Co-operative Grain Elevator Company — a grain elevator in front of a wheat-sheaf — can still be seen on the front of the building. The province added more architectural significance in 1928 by attaching the provincial crest to the original company crest and by installing the name "Saskatchewan Revenue Building."

The building is an interesting piece of our heritage in Saskatchewan. It is a living symbol of our past while, today, many decisions made within its walls continue to affect the nature of the Saskatchewan marketplace.

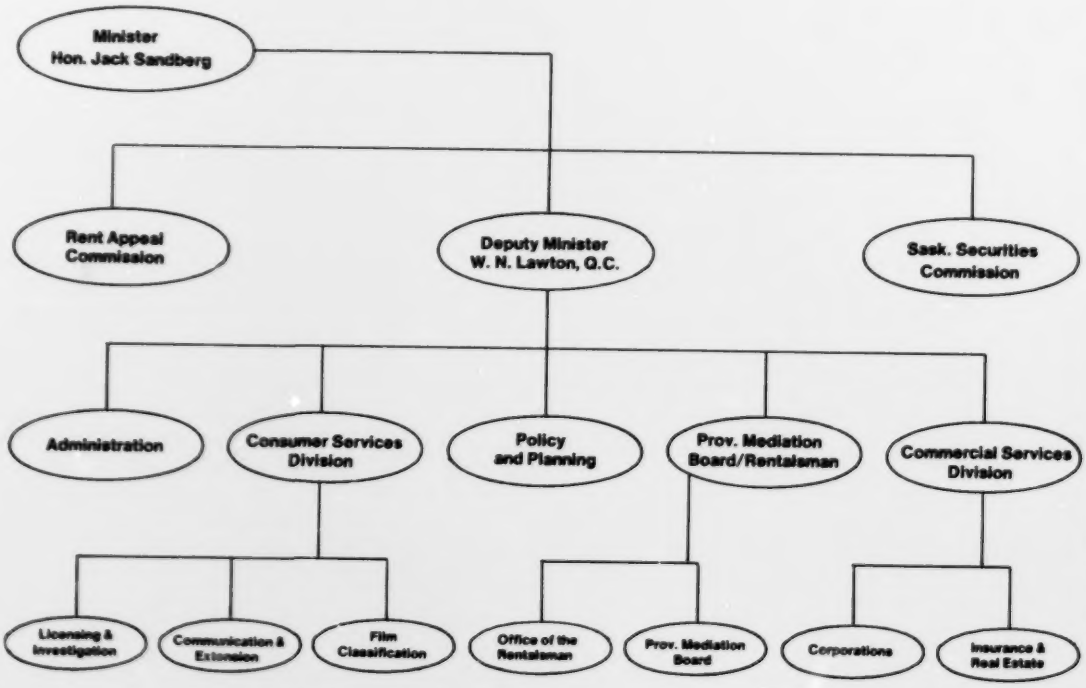
Objectives and Organization

The general mandate of the Department is to promote the integrity of the marketplace to achieve the following objectives:

* To promote consumer and business awareness, respect and understanding of their own and each other's rights and responsibilities;

* To develop and promote consumer competency in the exchange of goods and services;

* To ensure basic standards of conduct in the marketplace.



Activities

Administrative Services

The Administrative Services Branch directs and controls the Department's administrative and personnel activities and provides support services to other Branches, Boards and Commissions within the Department.

The financial management responsibilities of the Branch include development and administration of accounting procedures, payrolls, accounts payable and revenue accounts. Assistance is also provided in the preparation of the Department's annual budget and estimates.

Personnel activities include the development and administration of personnel policies and procedures and assistance to other Branches of the Department with personnel recruitment, classification, promotion and training.

The support services managed by the Branch are procurement and maintenance of equipment, supplies and vehicles, mail services, co-ordination of parking, and space requirements.

During the year, the administrative staff of the agencies involved in the amalgamation of consumer and business service were consolidated into one administrative unit. The Branch was also given responsibility for managing and administering three commercial cemeteries.

The Branch is currently working on three major projects which will improve services and bring about greater effectiveness and efficiency in the administrative operations of the Department. These projects are: a comprehensive employee orientation and staff training policy/program; a detailed study of the cash/mail system; a study on the feasibility of introducing word processors.

Communication and Extension

The Communication and Extension Branch focuses on the prevention of consumer problems by working to improve consumer life-skills and by providing reliable information to consumers to put to use in making purchase decisions.

The Branch has accumulated significant information about goods and services and consumer effectiveness in the Saskatchewan marketplace. This experience and information is made available to consumers through extension programs, Department publications, resource materials, product information services, and public relations activities.

The Branch is composed of three sections: Education and Extension; Communication; and the Resource Centre.

The Home Owners' Protection Act and the education and information components of the Money Management Program are administered by the Branch.

Education and Extension

This Section provides consumer education to the public through speaking engagements, courses, seminars and the development and dissemination of education resource materials.

During the year, the Section, in conjunction with the Public Legal Education Association, developed a series of three video tapes on **The Consumer Products Warranties Act** and the small claims court. These tapes and the accompanying resource materials are designed for young adults and senior secondary school students. Resource material packages on consumer law, advertising, the marketplace, food buying and money management were developed and updated. These materials are distributed through community groups, volunteer agencies, community colleges and the formal education system. New packages of individualized consumer education learning materials for use with adults in northern communities were developed in co-operation with the Continuing Education Branch of the Department of Northern Saskatchewan. These packages are used to develop and improve the basic or functional competency skills of the learner while using consumer content. A total of fifteen packages will be produced covering topics such as money management and credit, food purchasing and consumer rights.

Education and Extension plays a major role in the Money Management Program in conjunction with the Provincial Mediation Board. Confidential counselling services, self help information, and skilled instruction to organizations are provided to assist the public in the successful management of money and credit. The Section completed a basic

Activities

budgeting guide entitled **The Spending Planner** which will be an integral part of a self-help package for individuals and families to assist them in doing a personal financial check-up. The education and information components of the program are the responsibility of this Section.

At the present time, the Section is developing a series of video tapes on specific aspects of the Department and consumer matters. Topics to be covered include the legislation administered by the Rentalsman and money management.

Extension Services	Number of Services Provided by Fiscal Year			
	1979-80	1980-81	1981-82	
Service Provided		Number		Attendance
1. Speakers for Workshops and Seminars	28	25	20	1,324
2. Speakers for Community Groups	46	62	86	2,035
3. Classes for Post-Secondary Students, Adult Upgrading and Life Skills Students	33	30	37	914
4. Speakers for Grade School and Secondary School Students	66	33	31	757
5. Consultative Services for Educators and Group Leaders	722	797	665	665
Totals	**895**	**947**	**839***	**5,695**

*In 1981-82, the Section's emphasis shifted from program delivery to needs identification and education resource material development.

Communication

The Communication Section is responsible for the publishing, advertising and to a large extent, the writing needs of the Department. This Section prepares and publishes **The Consumer Times**, provides speakers for organizations on a variety of consumer topics, carries out ongoing communications with the media in the province, and maintains a liaison with a comprehensive network of community-based publications through the distribution of communiques and information.

During the year, the Section managed two publicity campaigns for **The Home Owners' Protection Act** and the Money Management Program. Sixteen brochures and posters were developed and distributed.

Resource Centre

The Resource Centre develops, maintains and administers the provincial Consumer Information Centre. The Centre provides consumer product information and resource materials to the public to assist them in making decisions in the consumer marketplace. Resources include books, teaching kits, magazines, information files, films, pamphlets, cassette tapes, government publications and simulation games. The Centre also provides library and research services to the Department.

During the year, consumer education resource materials and assistance were provided to the Faculty of Education, University of Regina for the class "Methods of Teaching Consumer Education". A bibliography of print materials suitable for Divisions I to III was prepared and distributed to all elementary schools in Saskatchewan in co-operation with the Regina Board of Education (Division No. 4) and the Department of Education. Resource Centre staff served on the following committees: Interdepartmental Committee on the Use of Smoke Detectors; Regina Energy Conservation Information Management Board; Provincial Child Safety Committee. The Resource Centre also set up and staffed or assisted with displays on a number of occasions for a variety of groups.

A Reception/Enquiry Centre was established to serve as a common point of entry for the Department for incoming telephone calls and walk-in traffic.

The Centre received 8,965 requests during the year which resulted in the distribution of 9,406 consumer product information topics and 3,723 resource material loans.

	1979-80	1980-81	1981-82
Total Number of Requests	7,232	9,053	8,965
Consumer Product Information Topics Distributed	7,625	9,219	9,406
Resource Material Loans	4,011	3,182	3,723

The Home Owners' Protection Act came into effect December 31, 1981. A public enquiry line was established in the Department to inform consumers of program details in conjunction with a public information program. To March 31, 1982, the enquiry line received 944 calls.

Activities

Corporations

The Corporations Branch facilitates the incorporation of Saskatchewan based corporations and the registration of extra-provincial corporations. The Branch also incorporates non-profit corporations which enables these organizations to take advantage of the corporate structure to conduct their activities for the benefit of their communities.

The Branch maintains an up-to-date, retrievable and reproducible repository of basic information on business and non-profit corporations and unincorporated business entities. The information is available to the public on request.

Corporations Branch maintains a registry of "names" to ensure that names identical or similar to existing business names are not used by new entities. This prevents confusion or deception in the use of names and protects the reputation and good-will built up through the name of a business or non-profit organization.

Three major pieces of legislation, enacted over the past five years, have put Saskatchewan in the forefront in North America in modern corporation law: **The Business Corporations Act, The Business Names Registration Act** and **The Non-Profit Corporations Act.** This new legislation has required the implementation of new practices and procedures for the Branch and for the legal and accounting professions, business and non-profit organizations.

The Branch administers the following legislation:

The Business Corporations Act
The Business Names Registration Act
The Companies Act
The Companies Winding Up Act
The Libel and Slander Act
The Mining Associations Act
The Names of Homes Act
The Non-Profit Corporations Act
The Partnership Act
The Societies Act

During 1981-82, the Branch completed implementation of a computerized information system and microfilm system to streamline operations and handle higher volumes of enquiries for information more efficiently. The computerized information system has resulted in better service to the public and has reduced the paper burden on corporations.

New regulations for **The Business Names Registration Act** were implemented to simplify and clarify the forms in use under the Act.

Statistical Summary

	Fiscal Year ended March 31/80	Fiscal Year ended March 31/81	Fiscal Year ended March 31/82
New business corporations registered	4,864	5,087	4,221
New non-profit corporations registered	358	471	416
New business names registered	1,771	2,162	2,979
Total business corporations on record	27,224	28,736	31,698
Total non-profit corporations on record	3,172	3,664	3,724
Total business names on record	13,210	15,372	18,351
Name availability searches	7,398	7,758	7,901
General enquiries (Corporations)	40,387	75,187	83,285

Film Classification Board

The Film Classification Board classifies all motion pictures intended for public exhibition in theatres in Saskatchewan. The classification must appear in all advertising done by the theatres.

The classification categories are:

General:

Movies suitable for all ages.

Adult:

Movies where parents may want to exercise discretion on behalf of children. However, all ages may attend. The movies may contain scenes of a mature nature requiring parental guidance.

Restricted Adult:

Movies where parents (not just an adult) must accompany those under 18 years of age. These films have a mature theme and may contain cruelty, violence, strong language or other scenes which may offend.

Special X:

Movies which no person under the age of 18 years may attend. The movies contain scenes which may be objectionable or offensive, and often contain explicit sexual or violent scenes.

Warning Captions:

In addition to the classification, warning captions may be used such as:

Scenes may be offensive
Language may be offensive
Violence may be offensive
Not suitable for children

The Board operates under the authority of **The Theatres and Cinematographs Act** and regulations.

Other activities of the Board include: the licensing of theatres, public halls, film exchanges, itinerant exhibitors and advertising film owners; the reviewing of advertisements by theatres; the examining and licensing of projectionists; public information activities with theatres and the public.

Films Viewed in All Categories

	1980-81	1981-82
General	55	27
Adult	149	170
Restricted Adult	88	87
Special X	64	42
Not Approved	3	—
	359	326

Licences Issued Under **The Theatres and Cinematographs Act**

	1980-81	1981-82
Theatres	187	142
Public Halls	844	871
Operators	145	135
Apprentices	58	59
Itinerant Exhibitors	2	—
Film Exchanges	25	16
Special Features	1	2
Ad Films	7	8
	1269	1233

Activities

Insurance and Real Estate

The Insurance and Real Estate Branch administers the following legislation:

The Cemeteries Act
The Condominium Property Act
The Guarantee Companies Securities Act
The Investment Contracts Act
The Loan Companies Act
The Mortgage Brokers Act
The Municipal Hail Insurance Act
The Real Estate Brokers Act
The Religious Societies Land Act
The Saskatchewan Insurance Act
The Trust and Loan Companies Licensing Act
The Trust Companies Act

The Branch is also responsible for the non-administrative sections of **The Insurance Premiums Tax Act** and **The Motor Vehicle Insurance Premiums Tax Act.**

The objectives of the Branch are:

- to ensure that licensed institutions have the capacity to enter into the type of contracts for which they are licensed;
- to ensure that contracts are fair to the consumer;
- to ensure that persons dealing with the public have a standard of competency, whether corporations, principals, agents, brokers or salespersons;
- to ensure that those licensed meet their objectives fairly, competently and quickly;
- to ensure that services for which licences are issued are available at reasonable cost and that all services are available within the province;
- to provide a place where the consumer may make enquiries or bring complaints for investigation and action;
- to recommend legislation and regulations that reflect changing market conditions.

To meet its objectives, the Branch engages in the following activities: licensing, auditing and examining; financial analysis; contract approval; education; issuing of directives and guidelines; receiving and reviewing reports; assembling evidence for prosecutions; handling enquiries; counselling and consulting; public relations; research; inter-agency liaison; rehabilitation of industry; administration and reviewing; and preparation of legislation and regulations.

Licences Issued

	1979-80	1980-81	1981-82
The Saskatchewan Insurance Act			
Insurers	312	321	320
All class insurance agents	1,121	1,066	988
Insurance salepersons	1,123	1,175	1,225
Life insurance agents	1,594	1,549	1,573
Accident and sickness insurance agents	138	148	203
Hail insurance agents	1,683	1,623	1,596
Adjusters	21	22	96
Adjusters' representatives	60	66	96
The Real Estate Brokers Act			
Real estate brokers	514	539	540
Real estate salespersons	2,769	2,879	2,551
Investment Contracts Act			
Investment contract companies	3	3	3
Investment contract salespersons	72	116	204
The Cemeteries Act			
Cemetery owners	8	8	7
Cemetery salespersons	32	51	56
The Trust and Loan Companies Act	171	171	155
The Mortgage Brokers Act	3	3	23

Licensing and Investigation

The Licensing and Investigation Branch ensures that businesses provide just and equitable treatment to all consumers and that consumers are well-informed and knowledgeable.

The following consumer protection laws are administered and enforced by the Branch:

The Auctioneers Act
The Collection Agents Act
The Consumer Products Warranties Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Direct Sellers Act
The Motor Dealers Act
The Pyramid Franchises Act
The Sale of Training Courses Act
The Unsolicited Goods and Credit Cards Act

In addition, the Branch administers the licensing, bonding and offence provisions of **The Home Energy Loan Act**, the federal **Tax Rebate Discounting Act** which regulates the amount that income tax discounters may charge for income tax rebates, and the licensing of bingos, raffles and casinos under the authority of Section 190 of the Criminal Code of Canada. The Branch director and various municipal councils are authorized as licence-issuing authorities under the lottery regulations.

Consumer protection services provided by the Branch include investigation and mediation of consumer complaints, answering consumer enquiries, issuing licences, investigation of business or trade practices which may be prejudicial to the consumer interest, enforcement of existing legislation and development of new legislation. The majority of justified consumer complaints received were satisfactorily resolved through mediation whereby branch personnel bring buyers and sellers together to solve their problems.

Branch personnel spoke to or met with various business groups on many occasions during the year to maintain the excellent co-operation of the business community, to create a higher awareness of legislative responsibility and to increase public awareness.

The Branch continued to work closely with the Saskatchewan Motor Dealers' Association and the Auctioneers' Association to promote improvement in the business practices of the industries involved, to establish or improve a code of ethics of association members and to increase acceptance of the industry's responsibility for integrity in the marketplace. During the year, in an effort to bring minimum penal bonding under **The Motor Dealers Act** to a rate more commensurate with risk, minimum coverage was increased from five thousand to twenty thousand dollars per dealer. Restricted dealer's (selling snowmobiles and motorcycles only) minimum coverage was increased from two thousand to five thousand dollars.

The New Home Certification Program of Saskatchewan continues to provide protection to buyers of new homes. The program is an industry-fostered warranty program which provides home buyers with a basic one-year warranty on the building and five-year protection against major structural defects and bankruptcy of the builder/member. Branch personnel served on the Consumer Relations Committee and the Branch Director was on the Board of Directors and the Registration Committee.

The Branch is composed of four sections: Complaints and Enquiries; Licensing; Trade Practices; and Lottery Licensing. Regional offices are located in Saskatoon and Prince Albert. The Prince Albert office opened in 1981.

Complaints and Enquiries

This Section mediates between buyer and seller to arrive at a mutually satisfactory resolution of the problem, and provides information and practical advice to consumers before or after they have made a purchase.

The most common type of problems, as in previous years, continues to relate to warranties. The most common product complaints were about motor vehicles and motor vehicle products.

Licensing

This Section administers the receiving, processing and issuing of licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute and can take remedial action against sellers who do not comply with the statutes or who breach a contract.

Activities

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy. The Section also investigates complaints of non-compliance of licensing requirements and is responsible for the enforcement of the licensing statutes.

Trade Practices

This Section functions as an extension of the Licensing Section and operates where the normal process of mediation fails or where there are no statutory licensing requirements. The Section emphasizes deterrent action which may involve changing the business practices of certain sellers or creating public awareness of unscrupulous or unethical activities to avoid victimization. This is accomplished through monitoring of all Branch activities and by liaising with other government agencies and other agencies such as the Better Business Bureau and Chambers of Commerce.

Lottery Licensing

This Section licenses charitable organizations to operate bingos, lotteries and casinos and ensures that only legitimate charitable organizations are authorized to conduct such operations. At the conclusion of each lottery licensed by the Department, the Section ensures that the gross proceeds are properly distributed for prizes, reasonable operating expenses and charity.

Where the prize value does not exceed one thousand dollars, licences may be issued by local licence-issuing authorities of cities, towns or municipalities. Where the prize value exceeds one thousand dollars, only the Branch director has the authority to issue the licence. An Order-In-Council is necessary before the Branch director can issue a specific licence where the prize value exceeds $25,000. During the past year, there has been a marked increase in the number of licences for prizes in excess of $25,000.

Regional Offices

The Saskatoon and Prince Albert regional offices provide complaint investigation, enquiry handling, and trade practice and licensing investigation services to consumers in central and northern Saskatchewan. Only the Regina branch office issues licences.

Disbursement of Penal Bonds

The Department presently holds bonds which have been forfeited under **The Motor Dealers Act** for:

1. Lorne's Consignment Sales Ltd., Prince Albert, Saskatchewan — $2,831.23.
2. Derryl Gustus operating as D.G. Moto Sports, Regina, Saskatchewan — $2,000.

During 1981-82, the Department disbursed bond monies to the following:

1. One claimant of Del's Auto Sales, Regina, Saskatchewan in the amount of $1,190.53.
2. One claimant of Parkwood Auto Sales Ltd., Saskatoon, Saskatchewan in the amount of $1,111.

A judgement against Frank Dunn Toyota Ltd. of Prince Albert, Saskatchewan, in the amount of $1,954.31, was paid out directly to the legal claimant in lieu of actual forfeiture.

Bonds are now held which were forfeited under **The Direct Sellers Act** for the following:

1. Arpo Industries Ltd., Calgary, Alberta — $10,000.
2. Regina Liquifilter operated by Gregory J. Langen, Regina, Saskatchewan — $610.26.
3. Thomas Reid operated as Executive P.R. Cards Inc., Winnipeg, Manitoba — $10,000.
4. Saskatchewan Liquifilter operated by Hoedel Holdings Ltd., Regina, Saskatchewan — $10,000.
5. Can-Eko Marketing Inc., Regina, Saskatchewan — $950.14.
6. Don Adamson doing business as Insulvest Holdings, Regina, Saskatchewan — $1,096.99.

Under the Act, bond monies were disbursed in 1981-82 to:

1. Eighteen claimants of Budget-Rite Homes, Regina, Saskatchewan who shared $20,000 on a pro-rated basis.
2. Thirty claimants of Luzzi Investments, Regina, Saskatchewan in the amount of $988.01 with the residue of $9,011.99 being returned to the surety.
3. Three claimants of Frank L. Hagel operating as Universal Monuments, Saskatoon, Saskatchewan in the amount of $1,383.80.

4. Two claimants of Wheatland Sales Ltd., Regina, Saskatchewan who shared $15,000 on a pro-rated basis.

All four claims against Haudegand Enterprises Ltd. operating as Never Paint Again, Saskatoon, Saskatchewan were satisfied and the obligation to the bonding company was dissolved. Claims totalled approximately $11,900.

Under **The Sale of Training Courses Act**, bond monies were disbursed in 1981-82 to:

1. Fifty-nine claimants of Nautilus Fitness Centre (Regina) Ltd., Regina, Saskatchewan in the amount of $7,188.70 with the residue of $2,811.30 being returned to the surety.
2. Seven claimants of Robert F. Newberry operating as Arthur Murray Dance Studio, Regina and Saskatoon, Saskatchewan in the amount of $7,780.82.

The Department holds bonds which were forfeited under **The Auctioneers Act** for:

1. James Jacques trading as Jacques Auction Service, Fort Qu'Appelle, Saskatchewan — $5,000.
2. Edgar Kennedy trading as Kennedy's Auctioneering Service, Prince Albert, Saskatchewan — $47.47
3. Martin Moonie Auctioneers Ltd., Calgary, Alberta — $5,000.
4. William Charles McCabe operating as Buffalo Bill's Trading and Auctioneering Service, Regina, Saskatchewan $10,000.
5. Mid-West Auctions Ltd., North Battleford, Saskatchewan — $7,000.

Enforcement

Under **The Direct Sellers Act**, the Regina office enforced five rescission rights and four convictions. The Saskatoon office enforced seventeen rescission rights.

Under **The Sale of Training Courses Act**, the Regina office enforced one rescission right and the Saskatoon office four.

Enquiries and Complaints	**1981-82**
Enquiries (post-purchase)	21,246
Complaints	3,262*

*includes 460 referrals or Department initiated investigations.

Licences Issued	**1979-80**	**1980-81**	**1981-82**
The Motor Dealers Act			
Dealers	550	184	203
Salespersons	1,871	838	893
The Direct Sellers Act			
Vendors	432	677	510
Salespersons	2,460	3,736	3,539
The Auctioneers Act			
Auctioneers	18	16	23
Auction Sales Companies	47	42	33
The Collection Agents Act			
Agents	3	5	2
Collectors	60	65	68
The Sale of Training Courses Act			
Vendors	6	8	7
Salespersons	15	57	44
The Credit Reporting Agencies Act	—	2	14
The Home Energy Loan Act	10	10	19
The Pyramid Franchises Act	—	—	6
Section 190, The Criminal Code of Canada			
Bingos	81	75	103
Raffles	348	454	569
Casinos	17	20	23

Activities

Policy and Planning

The Policy and Planning Branch provides a research and advisory service to the Department. It is responsible for assisting program managers in policy development through planning, research and program evaluation activities.

Branch services fall into four broad categories:

- Review, analyze and conduct research on issues of concern to the Department;
- Represent and provide research support for the Department and/or the Government on inter-departmental, inter-governmental and governmental/non-governmental committees;
- Co-ordinate the development and passage of legislative and regulatory changes initiated by the Department;
- Provide secretariat services to the Executive Management Committee and Senior Management Council of the Department.

The Branch undertook a variety of research activities during the year including:

- co-ordination and preparation of the Government's submission to the Restrictive Trade Practices Commission's inquiry into the petroleum industry;
- provision of research support to an industry-consumer-government task force developing recommendations on item pricing in food stores;
- the development of a planning paper identifying the conditions which can be expected to impact upon the Department and the marketplace over the next few years.

Provincial Mediation Board/Office of the Rentalsman

The Provincial Mediation Board assists debtors and creditors in mediating disputes and reaching satisfactory settlements for payment of indebtedness without the necessity of legal proceedings.

The Board administers the following Acts:

The Agricultural Leaseholds Act
The Farm Security Act
The Land Contracts (Actions) Act
The Limitation of Civil Rights Act
The Tax Enforcement Act
The Residential Tenancies Act
The Landlord and Tenant Act
The Provincial Mediation Board Act

In addition, the Board administers the section of **The Land Titles Act** which deals with the power to lease mortgaged lands, the section of **The Rural Municipalities Act** which deals with exemptions to municipal tax enforcement, and the Orderly Payment of Debt provisions of Part X of the federal **Bankruptcy Act**.

The Agricultural Leaseholds Act

The Provincial Mediation Board may settle a disagreement between a landlord and tenant for re-entry by a tenant to complete the harvest or remove harvested crops from the property formerly leased to the tenant. If the crop grown by a tenant has not been harvested within the time limit provided in the Act, an order may appoint the landlord or some other person to complete and remove the harvest and give directions to dispose of and account for the crop or proceeds of any sale.

The Farm Security Act

Upon application, the Provincial Mediation Board may settle any disagreement over the amount of crop to be delivered for payment of an agreement for sale or mortgage on land in any year. The Board may also decide whether the crop grown is a "crop failure". On consent of the owner or after investigation, the Board may, by order, exclude any mortgage or class of mortgage on land from the operation of the provisions of **The Farm Security Act**.

The Land Contracts (Actions) Act

When an action is to be commenced for foreclosure of a mortgage on land or the cancellation of an agreement for sale, the plaintiff must serve the Board with a thirty day "Notice of Intention" before making application to the Court for a hearing before a judge. The proposed defendant is notified of the intended proceedings and is given an opportunity to arrange settlement with the assistance of the Board. The Board is not able to stop proceedings under the Act.

The Limitation of Civil Rights Act

Court officials tell the Board whenever an appointment is granted upon an application of a farmer under **The Limitation of Civil Rights Act** for a hearing with respect to a creditor giving notice of intention to repossess farm machinery. In these cases, the farmer receives notice from the farm implement company of intention to repossess after thirty days. He or she may, within a specified time, make application to the Court registrar in the judicial centre in which he or she resides, for a hearing before a judge. At the farmer's request the Board will mediate the dispute.

The Residential Tenancies Act

The Office of the Rentalsman administers the Saskatchewan Rent Control Program under **The Residential Tenancies Act**. The provisions of the Act give the Rentalsman authority to make rulings on the following: disposition of abandoned property; arrears in rent; claims for compensation and damages; posession of premises; and disputes over statutory conditions which set out the obligations of landlord and tenant and which form part of every tenancy agreement.

The Rent Control Program, introduced in 1976, covers rent increases in over 18,000 Regina and Saskatoon rental units built before October 1, 1975. Landlords must apply and receive approval from the Office of the Rentalsman before rents may be increased. Decisions of the Rentalsman may be appealed by landlords and tenants to the Rent Appeal Commission.

Rent Review

In 29 communities outside Regina and Saskatoon, rent increases are determined by Rent Review. Under Rent Review, a tenant is entitled to a Notice of a rent increase. If the tenant feels the increase is unreasonable he/she can apply to the Provincial Mediation Board. The matter is investigated and a hearing may be held at which the landlord and tenant(s)

Activities

have an opprtunity to discuss the increase. A determination of the rent increase is then made. The decision may be appealed by either party to the Rent Appeal Commission.

Security Deposits

The security deposit section of **The Residential Tenancies Act** is administered by the Provincial Mediation Board.

A landlord wishing to retain all or a portion of a security deposit, must apply to the Board if the tenant objects to the amount. The application is filed and the full amount of the security deposit, plus interest, is held in trust until a decision is made. An inspection of the premises and contact with all involved parties may take place.

In April 1981, the security deposit limit was increased to $125 from $75. In July, 1981 the interest rate on security deposits was increased from 5% to 10%.

The Landlord and Tenant Act

If a tenant objects to repossession by the landlord, he/she may apply to the Office of the Rentalsman for a prohibition order. Under certain circumstances, the Board can prevent eviction for a stated period, where "serious hardship" exists, by filing a prohibition order with the Court or the Sheriff. In farm cases, such an order would apply only to the building and the adjoining two acres.

Money Management Program

This program provides preventive and rehabilitative services to the public through confidential counselling, education and self-help information to assist in the sound management of money and credit.

Budget and credit counselling are provided to prevent debt problems and to assist in appropriate credit selection. Advice and assistance are provided for consumers with financial difficulties. Consolidation of debts may be arranged and a payment scheme set up which is acceptable to creditors and suited to the debtor's ability to pay.

Money management services are located in Regina and Saskatoon.

The Provincial Mediation Board Act

The Provincial Mediation Board advises debtors and creditors and endeavors to bring about an amicable arrangement for payment of indebtness, without recourse to legal proceedings. The agreement reached may alter, modify or rescind any mortgage, contract or agreement previously existing between the parties concerned.

Any debtor or creditor may apply to the Board for assistance in arranging settlement of a debt or for consolidation of debts.

Orderly Payment of Debt Provisions

Through the Orderly Payment of Debt Provisions under Part X of the federal **Bankruptcy Act**, assistance is provided to insolvent debtors in arranging a consolidation of their debts in an orderly manner. Regular monthly payments are made to the Provincial Mediation Board in an amount the debtor can afford. These payments are distributed to the debtor's creditors on a pro-rata basis. Assistance of the Board is granted upon application and payment of a $10 fee.

After a hearing of the Board which both the debtor and creditor(s) may attend, a "Consolidation Order" may be issued. If the terms of the order are adhered to, the creditor's claims and court interest are paid out in full and the creditors can't take legal action unless the debtor defaults in payment.

Area	1980-81	1981-82
Rent Increases: Applications Received	1,118	1,315
Landlord and Tenant Relations:* Applications Received	1,971	2,484
Security Deposits: Applications Received	823	966
Rent Review: Applications Received	611	551
Office Activity		
Interviews	8,062	8,547
Inspections	Not Available	4,861

* Includes such matters as:

— Disposition of Abandoned Property

— Arrears in Rent

— Claims for Compensation and Damages

— Possession of Premises

— Rulings on Dispute (Contravention of Statutory Conditions)

Area	1980-81	1981-82
Money Management Arrangements: Orderly Payment of Debt — (Part X, **Bankruptcy Act**)	243	266
Mediation of Debt Arrangements — (Section 6, **The Provincial Mediation Board Act**)	248	134
Budgeting Payments	—	50
Settlement	—	75
Orders Issued:		
The Farm Security Act	18	11
The Tax Enforcement Act	22	28
The Rural Municipality Act	2	10
Dispositions: **The Land Contracts (Actions) Act**	955	795
The Tax Enforcement Act	253	220
Writs Received	7,168	7,475
Budgeting Assistance and Client Interviews	3,222	3,033